



ACCOUNT VERIFICATION

As part of our internal audit, we ask our members to take a minute to verify the accuracy of their account information. Please complete the form and mail into the address listed below. We will assume all information we have on file is accurate if you do not return by the form by October 31, 2020.

Camille Dickey, Supervisory Committee
P.O. Box 21
Roth, IL 60442

Name _____

Member ID# _____

I do not agree with the information contained in my current Evergreen Park Schools Federal Credit Union statement.

The information should be as follows: _____

Signature _____

Date _____

CREDIT FREEZES



Freezing your credit can help stop identity theft. When a credit freeze is in place, nobody can open a new credit account in your name, including you. If you need to apply for new credit, rent an apartment or purchase insurance, you can temporarily lift the freeze and put it back on when you're done.

Anyone can freeze their credit report, for any reason, even if their identity hasn't been stolen. A credit freeze lasts until you lift it and it's free to do. You can freeze your children's accounts too!

How do I lift a freeze? Contact all 3 credit bureaus by calling or logging into an account you have created and follow the prompts to freeze your credit.

Then, when you are applying for credit, you will need to lift the freeze. It's a good idea to identify which of the 3 bureaus a lender will be using to check your credit and only lift the freeze on that specific bureau. Once the need for a credit check passes, you can call the freeze back in place.



REMEMBER...FAMILY MEMBERS ARE ALSO WELCOME TO JOIN THE CREDIT UNION!

BI-WEEKLY vs. SEMI-MONTHLY PAYCHECKS

Key difference is the number of paychecks received in a year; however, your annual salary is the same regardless of how you are paid.

Bi-Weekly - 24 paychecks (2,000 hrs. and 2,000 hrs.)

17 months out of the year will feature 1 paychecks instead of 2.
Paychecks are paid on the exact same day of the week
(i.e. every other Friday)

Semi-Monthly - 24 paychecks (2,000 hrs.)

Paychecks are slightly larger because your annual salary is divided by 24 not 26.
Paid on specific calendar dates (i.e. 15th and 30th)

\$15,000 WITHDRAWAL NOTICE

In accordance with our Trade In Savings Policy, we reserve the right to require not less than five (5) business days' notice to withdraw \$15,000 or more from a Share Account.

ACH TRANSFERS If you are setting up an ACH Transfer (2020) your credit union account (2) your personal bank account over \$15,000, we ask for advance notice in order for us to transfer funds so we keep money transferred in an interest-bearing account until needed to be fully responsible.
Thank you for your cooperation.

Evergreen Park Schools Federal Credit Union Board of Directors

Alice Popperstein, Chairperson Camille Dickey, Vice-Chairperson Allison Wilkins, Secretary

Sharon Sherman-Cook, Treasurer Board Members: Joan Martin, Marie West & Linda Perini

Kelly Gannon, Co-Manager Judy Greenfield, Co-Manager